here will reply today in regard to the excise notification. It is reported that State Textile Minister Shri Mirdhaji has also not consulted.

THE DEPUTY CHAIRMAN: No. I am not allowing. Mr. Poojari please.

SHRI NIRMAL CHATTERJEE (West Bengal): Why can't we adjourn now for lunch? The Minister can start his reply after lunch.

THE DEPUTY CHAIRMAN: No.

SHRI M M JACOB: Madam, I suggest that the Minister should be allowed to complete his reply and then we can adjourn for lunch.

THE DEPUTY CHAIRMAN: The Minister will require half-an-hour. We can adjourn for lunch at 2 p.m.

SHRI DIPEN GHOSH: We should adjourn for lunch. We have certain things to attend to.

SHRI NIRMAL CHATTERJEE: It is better that we adjourn now so that there will be continuity in the Minister's speech if he starts the reply after lunch.

SHRI M. M. JACOB: Madam, I submitted earlier that the Minister should be allowed to complete his reply before lunch I want your ruling on this.

THE DEPUTY CHAIRMAN: If the House agrees, of course.

SHRI NIRMAL CHATTERJEE: We do not agree. Yesterday, we sat up to 9.30 p m We did not mind.

THE DEPUTY CHAIRMAN: All right. We adjourn now and meet again at 2.30 p.m.

The House then adjourned for lunch at twenty-eight minutes past one of the clock.

The House reassembled after lunch at thirty-three minutes past two of the clock, **The Vice-Chairman (Shri Jagesh Desai)** in the Chair.

THE NATIONAL HOUSING BANK BILL, 1987—Contd.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): Mr. Vice-Chairman, Sir, I am grateful to the hon. Members who have taken part in these deliberations and contributed valuable suggestions. I will fail in my duty if I do not mention about the valuable suggestions made by some of the hon. Members. Particularly, I have to refer to Mr. R. R. Sahu, Shri Jagesh Desai, Shri Ghulam Rasool Matto, Shri Lakshmanna, Shri Rameshwar Thakur, Shri V. M. Kushnoor, Shri Nirmal Chatterjee and others.

At the outset, I would like to submit that housing is a basic necessity next only to food and clothing. Sir, the hon. Members from this side and also from the opposite have expressed their concern about this burning problem. In fact there is a unanimous demand for giving national priority to the weaker sections. Here I express my gratitude to the hon. Members for standing, irrespective of party affiliation, as one and making out the point that we have to look after the weaker sections and also to solve the housing problem, we must have a comprehensive national housing policy. A comprehensive National Housing Policy is being prepared and finalised in which priority would be given to houseless scheduled castes, scheduled tribes and the slum area people for giving housing facilities to them. It is true that at the beginning of the Plan, the Seventh Plan document places the shortage at 24.7 million units, out of which 18.8 million units are in the rural areas and 5.9 million units in urban areas. Taking into account the increase in population between 1985 and 1990, the shortage would be, it is estimated 40 9 million units during this period, out of which the country should have 31.2 million units in the rural areas and in the urban areas; the country requires 9.7 million units. As I have stated, if we provide housing then it will improve the quality of life of our people, particularly the weaker sections and it will serve to fulfil the fundamental objectives of the Plan It will increase and also generate employment and also provide for savings.

[Shri Janardhan Poojari]

As I have stated, it is a colossal task and the hon. Members have placed before the House very constructive suggestions regarding the size of the houses to be constructed and also the amenities to be provided. Hon'ble Member, Shri Nirmal Chat terjee, has particularly mentioned that we have to provide toilets and other amenities, as was done in Calcutta. We will keep it in mind and I assure the hon. Member that toilets and other amenities would be provided while constructing the houses and while formulating the comprehensive National Housing Policy, this will be taken into consideration. Also I will direct the National Housing Bank to keep this in mind. The officers of the Reserve Bank of India are also present they will take note of the voice that has been raised in this august House.

Now coming to the point that we have to construct more and more housing units I may bring some of the facts before you. During 1971—81, 9.5 million housing units were constructed and during the last seven years 2.8 million landless workers in rural areas were given construction assistance; 1.2 million dwelling units were constructed for the economically weaker sections in urban areas. Now, Sir, as you know, Government of India has provided finances for the construction of Indira Awas Yojana. It is a centrally sponsored scheme and in the current year 1987-88, there was a target to the extent of 1,33,042 dwelling units During the seven months, we have achieved 48 8 per cent of that. We have also constructed, the State Governments have constructed; after implementing the programme, 64,951 houses Under this Indira Awas Yojana so far we have constructed 2,61,642 houses As the hon. Members have pointed out, this is not sufficient and we have to go in a big way for which our Prime Minister had come before the House when he presented the Budget on 28-2-87 that we must have an Apex Body for financing the housing construction work. While implementing this assurance that was given to Parliament and to the nation, we came up before the House with this National Housing Bank Bill. I thank the hon. Members for thier whole-hearted support even though they have stated that it would not be in a position to provide sufficien finances. Sir, I can tell the hon Members that it is the endeavour of Government of India that we must provide as much as possible the amount that is required. We have come up with a share capital for this National Housing Bank of Rs 100 crore with an enabling provision to take it to the extent of 500 crores. There is a provision in the Bill itself. As the hon Member, Shri Nirmal Chatterjee, knows, clause 15 provides for bonds and debentures, borrowing from the Central Government, loans from Reserve Bank. It also provides for accepting deposits, for Long Term Operation Fund to be set up by the Reserve Bank and also borrowing funds from abroad. Sir, in the case of NABARD, even though the share capital is Rs. 100 crore, it is in a position today to provide refinance to the extent of about Rs. 2750 crore so far. Here also I am confident that with the facility of these provisions in the Act itself, we will be in a position provide sufficient funds. Indeed this will be the effort of the Government.

Here the hon. Members have stated that while implementing the programmes, we have to keep in mind the facilities to be given to the weaker sections Some of them have stated that there is a bias in this Bill towards the affluent classes. I can tell the hon Members that there is nothing in the Bill to show that it will be only for affluent classes Even there is no provision to show that it will be for affluent classes. The hon. Members have told us to keep in mind the priority to be given to the weaker section In the Bill itself there is a special provision under clause 4, providing for a special scheme for the

weaker sections. I thank tne hon. Members for stressing it and also asking us to give emphasis on the weaker sections. It is the duty of the Government of India and also the nation that we have to give sufficient accommodation to improve the quality of life of the weaker sections. Sir, as I stated earlier, the hon. Members' suggestion will be kept in mind.

Shri Mattoji has made the point that we must provide for setting up of State Housing Finance Corporation. He has made the point that if the Bill was going to be brought in the next session, it would be very good. Sir, I can tell the hon. Member that this National Housing Bank is an apex institution. It provides refinance facilities to the base level financial institutions. Here I want to make it very clear that already in the States there are apex bodies at the State level for housing purposes in the co-operative sector also. There are other institutions, banks, regional rural banks. There is already a structure, and through this structure we are going to implement this programme by refinancing.

Sir, the hon. Members have said representation should be given in the Board of Directors to the co-operative sector. I fully agree with the hon. Members when they have stated that representation should be given to the co-operative sector. I assure the hon. Members that in the Board representatives from the co-operative sector would be there.

There was a representation made by you. Mr. Vice-Chairman, Sir, that there should be representation for the HUDCO people also. I assure the august House that there will be one representative from the HUDCO also.

Sir, about giving more representation to the States and increasing the number as suggested by Shri Nirmal Chatterjee and also as suggested by Shri Mattoji and others,...

THE VICE-CHAIRMAN (SHRI JAGESH DESAI): Mr. Sukul also.

SHRI JANARDHAN POOJARI: Mr. Sukul also. Here I want to bring to the hon. Members' notice that we have given representation for two, and we have given representation to various interests. Even to the States there is representation Two representatives will be there. It will be done on a rotational basis. For example, if 'A' is given representation from housing, construction and he is from West Bengal, West Bengal is represented. The Members of the Board of Directors would be from certain States, and the States' interests will also be safeguarded. We have to see whether this representation will be sufficient, as suggested by the hon. Members. We will keep in mind the suggestion for future action.

So far as the other points that have been mentioned are concerned, some of the points were ably met by Shri P. N. Sukul, and he has reduced my burden. In fact, he has helped me in saving the time today as I have been requested by the Parliamentary Affairs Minister that I should cut down my reply.

THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (SHRI M. M. JACOB): No, no.

SHRI JANARDHAN POOJARI: Even then, Sir, I want to bring to the notice of the hon. House some of the other points raised.

The hon. Member from West Bengal and also the hon Member from Jammu and Kashmir represented that the head office should not be in Bombay. If I may make myself clear, it is an enabling provision. It could be set up in any other part of the country also. But why I have mentioned the name of Bombay in the Bill itself is, it is going to be a subsidiary of the Reserve Bank of India. It has also to deal with the UTI, General Insurance, LIC and other

[Shri Janardhan Poojari]
financial institutions. Their head offices are at Bombay. Of course, I share the concern of the hon. Members when they stated that there should not be concentration. I do not say that it will be set up only in Delhi, but the points that htey have raised will be kept in view.

Sir, I thank the hon Members, at the cost of repetition, for their concern which they have stated and pleaded for the weaker sections I share their concern and will definitely keep in mind the plight of the people, particularly the weaker setcions, who are living in the urban areas, as has been stated by Mr Nirmal Chatterjee in the case of those in Calcutta and at other places.

With these words I request that the Bill be passed

SHRI GHULAM RASOOL MATTO (Jammu and Kashmir): Sir, I want the hon. Minister should also assure us that the points raised by various Members would be taken into consideration while framing the rules.

SHRI JANARDHAN POOJARI: Sir, hon. Members have brought out certain views pertaining to the Urban Development Ministry. I asked the Officers of the Urban Development Ministry to be present here, but in spite of this I will see that points the hon. Members are conveyed to the Department. I will write to them also

THE VICE-CHAIRMAN (SHRI JAGESH DESAI): The question is:

"That the Bill to establish a bank to be known as the National Housing Bank to operate as a principal agency to promote housing finance institutions both at local and regional levels and to provide financial and other support to such institutions and for matters connected therewith or incidental thereto, as passed by the Lok Sabha, be taken into consideration."

The motion was adopted.

THE VICE-CHAIRMAN (SHRI JAGESH DESAI): We shall now take up clause-by-clause consideration of the Bill.

Clauses 2 to 57, the First Schedule and the Second Schedule were added to the Bill.

Clause 1, the Enacting Formula and the Title were added to the Bill

SHRI JANARDHAN POOJARI: Sir, I move:

"That the Bill be passed."

The question was put and the motion was adopted.

THE ADMINISTRATIVE TRIBUNALS (AMENDMENT) BILL, 1987

THE VICE-CHAIRMAN (SHRI JAGESH DESAI): Now, we take up the next item on the agenda. Shri P. Chidambaram to move a motion for consideration of the Administrative Tribunals (Amendment) Bill, 1987.

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND THE MINISTER OF STATE IN THE MINISTRY OF HOME AFFAIRS (SHRI P. CHIDAMBARAM): Sir, I beg to move:

"That the Bill further to amend the Administrative Tribunals Act, 1985, be taken into consideration."

Sir, the House is aware that the Administrative Tribunals Act, Act 13 of 1985, was passed by this House in January 1985 and had received the assent of the President on the 27th of February, 1985. In pursuance of the Act, the Central Administrative Tribunal was set up with its principal bench at Delhi and benches at New Bombay, Calcutta, Madras and Allahabad on 1-11-1985. Three more benches were set up at Bangalore, Chandigarh and Gauhati on 3-3-1986 and six more benches were set up at Ahmedabad, Cuttuck, Jodhpur, Jabalpur, Hyderabad and Patna on 30-6-1986. The Constitutional validity of the Act was